

**Information to identify the case:**

Debtor 1

Jamal T. Young

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0833

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-27620-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamal T. Young

8/19/22**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jamal T. Young  
Debtor

Case No. 18-27620-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 19, 2022

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2022:

Recip ID	Recipient Name and Address
db	+ Jamal T. Young, 820 Mohil Place, Piscataway, NJ 08854-3220
517736392	+ Cenlar, PO Box 77423, Ewing, NJ 08628-7423
517736397	Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel, One Newark Center, Suite 1500, Newark, NJ 07102-5224
517736398	++ PROFESSIONAL BUREAU OF COLLECTIONS OF MARYLAND INC, 5750 DTC PARKWAY, SUITE 145, GREENWOOD VILLAGE CO 80111-5482 address filed with court; Professional Bureau of Collections, 5295 DTC Parkway, Englewood, CO 80111

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 19 2022 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 19 2022 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517736391	^ MEBN	Aug 19 2022 20:47:52	Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
517736393	Email/PDF: creditonebknofications@resurgent.com	Aug 19 2022 20:53:37	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
517736395	^ MEBN	Aug 19 2022 20:47:56	Diversified ADJ SVC, 600 Coon Rapids Blvd NW, Minneapolis, MN 55433-5549
517863329	+ Email/Text: BKelectronicnotices@cenlar.com	Aug 19 2022 20:48:00	HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
517736394	EDI: IRS.COM	Aug 20 2022 00:38:00	District Director of the IRS, 955 S. Springfield Avenue, Springfield, NJ 07081
517856353	Email/PDF: resurgentbknofications@resurgent.com	Aug 19 2022 20:53:20	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518679880	Email/Text: mtgbk@shellpointmtg.com	Aug 19 2022 20:48:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826
518679881	Email/Text: mtgbk@shellpointmtg.com	Aug 19 2022 20:48:00	NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, PO BOX 10826, GREENVILLE SC 29603-0826, NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SER, PO BOX 10826, GREENVILLE SC 29603-0826
517736398	Email/Text: compliance@pbcmcorp.com	Aug 19 2022 20:48:00	Professional Bureau of Collections, 5295 DTC Parkway, Englewood, CO 80111

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Aug 19, 2022

Form ID: 3180W

Total Noticed: 16

517736399 + Email/Text: usanj.njbankr@usdoj.gov

Aug 19 2022 20:49:00

United States Attorney\*, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527

517853201 + EDI: AIS.COM

Aug 20 2022 00:38:00

Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517736396	*+	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Jamal T. Young brucectruesdalepc@gmail.com btpcecf@gmail.com;r49787@notify.bestcase.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Paul Fanelli	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing paul.fanelli@davisbucco.com
Rebecca Ann Solarz	on behalf of Creditor HomeBridge Financial Services Inc. rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing rsolarz@kmlawgroup.com
Sherri Jennifer Smith	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ssmith@pincuslaw.com brausch@pincuslaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9